

F i n a n c i a l A i d

STUDENT FINANCIAL AID

The Financial Aid Office is located on the second floor of the J. Lamar Branch Student Center. Correspondence should be addressed to the Financial Aid Office, ABAC 23, 2802 Moore Highway, Tifton, Georgia 31793-2601.

Through a program of institutional, state and federal aid, Abraham Baldwin can assist a qualified student in obtaining a college education. A student with limited resources can be offered a package which will help further his/her education beyond the high school level. One purpose of the Financial Aid Program is to recognize students who appear to have outstanding potential (merit-based awards) and to provide assistance to students who, without such aid, would be unable to attend college (need-based awards). Thus, financial aid is awarded on the basis of financial need and scholastic achievement. The college uses the [Free Application for Federal Student Aid \(FAFSA\)](#) to determine financial need.

Each financial aid student is required to comply with the selective service registration procedure. Each student must certify that he/she is not in default on any Title IV educational loans, does not owe a repayment on any Title IV educational grants, and has not borrowed in excess of loan limits.

An applicant for financial aid is requested to have the results from the FAFSA in the Financial Aid Office by May 1, and all other required documentation by July 15, to ensure completed processing for fall term. Applications received after this date will be considered as long as funds are available, in the order of the date of receipt. A student enrolled less than full-time will receive full consideration for financial aid. A student must be working toward a degree to receive federal financial aid.

In planning for their college years, students should bear in mind that all financial aid programs operate on a first come, first served basis. Sound planning strongly suggests that the student make application for financial aid (merit or need-based) at least 10 weeks in advance of the time he/she intends to enroll. Failure to apply on a timely basis may significantly reduce the amount of aid the student receives.

Eligibility for receiving financial assistance at ABAC is determined by comparing the cost of attending college with the ability of the student (and parents or spouse) to meet these expenses. Cost of attendance is calculated for each of several groups of students at ABAC using criteria such as resident status and living accommodations. For each of these student groups, cost of attendance includes anticipated expenses such as room and board, books and supplies, personal expenses, and the ability of the student (and parents or spouse) to contribute to college expenses. The ability of the student (and parents or spouse) to contribute to college expenses (also called the Expected Family Contribution) is determined by the U.S. Department of Education using criteria established by that agency. Factors used in determining ability to pay include, but are not limited to, all appropriate assets and income (earned and unearned). The factors vary from year to year.

Each year that a student wishes to be considered for aid, a FAFSA and a ABAC Institutional Application for Aid must be filed. Approved awards for each year are based upon proper completion and timely filing for applications and financial statements, the availability of federal, state and/or institutional funds, eligibility for the individual programs for which the student is applying and the applicant's

continued enrollment. The amount of assistance may increase or decrease from one year to the next depending upon educational costs, the financial circumstances of the family and the level of program funding.

A number of applications are selected for verification purposes each year. When a student's application is selected, he/she will be required to submit documentation as requested to verify specific information from his/her financial aid application. Failure to submit the appropriate documentation in a timely manner will prevent the award of federal financial aid.

GRANTS

Federal Pell Grant

This federal aid program is designed to assist undergraduate students who cannot attend college without financial assistance. This form of financial assistance is a grant with no repayment required. An applicant must be enrolled at Abraham Baldwin in a degree program and be a citizen or permanent United States resident. The amount of the grant is governed by financial need and the cost of attending Abraham Baldwin for an academic year. The duration of the student's eligibility for a Pell Grant is limited to the time the student is enrolled in an undergraduate degree or certificate program of four years or less and is making satisfactory academic progress. Application is made by completing Abraham Baldwin's Institutional Application for Financial Aid and the FAFSA.

Federal Supplemental Educational Opportunity Grant (SEOG)

Grants are available through this federally funded program, ranging from \$100 to \$4,000 per academic year. These grants are awarded to students who have demonstrated financial need. Grants are renewable each year during undergraduate study, provided the student shows satisfactory academic progress and financial need. Funding for this program is limited, so not every student who is eligible will receive an SEOG award. Application is made by completing Abraham Baldwin's Institutional Application for Financial Aid and the FAFSA.

Helping Outstanding Pupils Educationally (HOPE)

The HOPE scholarship is funded by the Georgia Lottery for Education and is available to certain eligible Georgia high school graduates. Others are eligible to receive the HOPE scholarship as a renewal of their previous HOPE award, or by having a 3.0 cumulative GPA at the 30th, 60th, or 90th attempted hour. Full time enrollment is not a requirement. The HOPE scholarship will cover tuition and mandatory fees, but the fees are capped at the amount paid at each institution for the 2003-2004 award year, in January 2004. If an institution increases its fees, HOPE will not pay the difference. HOPE scholarship will also provide a \$150 book allowance each semester for those working on a first undergraduate degree. Grade point eligibility for entering freshmen is based on a final high school core curriculum of 3.0 or better as determined by the high school and reported to the Georgia Student Finance Commission (GSFC). ABAC students currently receiving HOPE may renew the HOPE scholarship based on ABAC's certification of their grade point eligibility on their course work attempted and the completion of their financial aid application. These renewal check points are at the end of attempted 30 hours, 60 hours, 90 hours, AND at the end of each spring semester. The only HOPE recipients whose grades are not checked at the end of each spring semester are freshmen who were enrolled for less than twelve hours for each of their first three terms. After these first three terms of less than full time enrollment, the end-of-spring check point must be applied, regardless of the number of hours for which they are enrolled. Students who have lost HOPE due to not having the required 3.0 GPA may regain it

after their 30th, 60th, or 90th attempted hour if their GPA has reached 3.0. But HOPE eligibility cannot be gained or regained at the end-of-spring check point. Effective fall semester 2004, HOPE scholarship recipients will have a paid-hours limit in addition to an attempted hours limit. Hours for which students received payment from the Accel program plus HOPE grant hours plus HOPE scholarship hours are included. Recipients are eligible for a maximum of 127 semester hours of HOPE payment.

Students who are only seeking HOPE scholarship or grant must apply through the website www.GAcollege411.org and must also complete an ABAC Institutional Application for Financial Aid. Students applying for federal financial aid, in addition to HOPE, must complete a Free Application for Federal Student Aid (FAFSA) and ABAC's Institutional Application for Financial Aid. Transfer students who received HOPE elsewhere will be evaluated on the basis of their GPA on all previous course work attempted after high school graduation. HOPE recipients who wish to enroll as transient students at other HOPE eligible institutions are eligible to receive HOPE funds at the transient institution.

The HOPE grant is available to eligible certificate seeking students, regardless of high school graduation date or GPA requirements mentioned above. Students must be a Georgia resident and must apply through the web site www.GAcollege411.org. Grant monies will only fund the courses that a student is required to take for the certificate.

Students must meet ABAC's Standards of Academic Progress policy in order to be eligible. Beginning Fall term, 2004, all hours for which a student received HOPE grant payment are counted as "paid hours", regardless of whether the student is also enrolled in high school. Students are eligible for HOPE grant payment for a maximum of 63 semester hours, unless they are enrolled in specific programs that require more than 63 semester hours for graduation. In that case, students are eligible for a maximum of 86 semester hours, OR the number of hours required for graduation, whichever is less.

HOPE also provides a \$500 one-time incentive for students earning the GED in Georgia on or after July 1993. These students will receive a voucher from the Georgia Department of Technical and Adult Education. A GED recipient applies using the Institutional Application for Financial Aid.

LOANS

Federal Perkins Loan (formerly National Direct Student Loan)

The Perkins Loan program is for a student who is enrolled in a degree or certificate program in a participating postsecondary institution and who needs a loan to meet educational expenses. Abraham Baldwin participates in this loan program established under the National Defense Education Act of 1958. Funds jointly provided by Abraham Baldwin and the federal government are used to make long-term, low-interest loans to a qualified student. Awards range up to a maximum of \$4,500 for the first two years of undergraduate study. Interest at the rate of 5% and repayment over a period up to ten years begins six or nine months (depending upon when the student received his/her first Perkins Loan) after a student ceases to be enrolled at least half-time in any college or university. During repayment a student will be required to make \$30/40 minimum payments monthly. There is not a penalty for prepayment or accelerated payments. To assist with timely repayment, a student will be billed monthly. The college contracts with Academic Financial Services Association (AFSA) for billing of these loans. Payments should be made as instructed in each statement. Special circumstances, such as active military duty or Peace Corps assignment, may defer interest and repayment for an additional period. Portions of a Perkins Loan may also be canceled if the student borrower teaches in a school

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designated as one with a concentration of low-income students, is employed as a teacher of handicapped children, and in some cases is a full-time staff member of a Head Start Program. Cancellation of these loans is also possible for service as a law enforcement officer. The student must file the required forms with AFSA to qualify for such deferments. To qualify for the Perkins awards, the student must be a permanent resident or a citizen of the United States, register at Abraham Baldwin, show financial need and satisfactory progress. Application is made by completing Abraham Baldwin's Institutional Application for Financial Aid and the FAFSA.

Federal Stafford Loans (formerly GSL)

A student may qualify for a "subsidized" Federal Stafford Loan which is based on financial need. The federal government will pay the interest on the subsidized loan while the student is in college. The student may qualify for an "unsubsidized" Federal Stafford Loan, regardless of need. Interest will accrue on unsubsidized loans during the in-school and repayment periods. A dependent undergraduate student can borrow up to \$3,500 as a freshman and up to \$4,500 as a sophomore. An independent undergraduate student can borrow up to \$7,500 as a freshman (at least \$4,000 of this amount must be unsubsidized) and up to \$8,500 as a sophomore (at least \$4,000 of this amount must be unsubsidized). An applicant will complete the FAFSA and institutional application to determine eligibility. Stafford Loans for first-time borrowers carry a variable interest rate, capped at 8.25%. An origination fee of varying amounts may be deducted from the student's loan proceeds. Repayment is not required as long as the student is enrolled at least half-time. A student will have a six-month grace period after he ceases to be enrolled before repayment must begin. The total outstanding loans that a dependent undergraduate may have cannot exceed \$23,000. An independent undergraduate may borrow up to a total of \$46,000.

Federal Parents Loan to Undergraduate Students (PLUS)

A parent may borrow up to the cost of attendance minus any other financial aid per academic year on behalf of an eligible dependent student. The applicant does not have to demonstrate financial need. Application is made by completing Abraham Baldwin's Institutional Application for Financial Aid and the FAFSA.

WORK

Federal Work-Study Program (FWSP)

Students who qualify may work on campus or at an approved off-campus location to help earn money to meet educational expenses. To qualify for FWSP, the student must be a permanent resident or a citizen of the United States, registered at Abraham Baldwin, show financial need, and make satisfactory academic progress. Application is made by completing Abraham Baldwin's Institutional Application for Financial Aid and the FAFSA.

Regular Work Program

A few jobs are also available to students under the regular program of work. The College provides information concerning these opportunities. Application should be made through the Job Placement Office.

FOUNDATION SCHOLARSHIPS

ABAC Foundation scholarships will be granted on the basis of prior academic achievement. Economic need is not a criterion for the selection of recipients except where specifically stated. One-half of each scholarship is payable each semester

unless specifically stated otherwise. In the case of scholarships that carry awards for more than one semester, the recipient must maintain a minimum grade point average (GPA) established by the College throughout the period of the award and must not drop below a full load during the semester unless stated otherwise. Transfer to another institution will result in the termination of the scholarship. Withdrawal will result in termination unless withdrawal was for circumstances beyond the student's control. Unused portions of a scholarship resulting from withdrawal during a semester, failure to maintain the prescribed GPA, or suspension, will revert to the scholarship fund. Reinstatement of the scholarship after withdrawal must be initiated by the student. Any deviation from this regulation requires written approval from the academic dean.

Detailed information for ABAC Foundation Scholarships and the application process may be obtained from the Office of Academic Affairs or online at www.abac.edu/scholarships. A completed application packet must be submitted by the application deadline in order to be considered.

OUTSIDE SCHOLARSHIPS

Available from the Office of Student Financial Aid is a listing of interesting financial aid related web sites on the Internet. These web sites can be used by ABAC students for assistance in locating outside scholarship sources. For further information on this service, contact the Financial Aid Office.

STATE DEPARTMENT OF VOCATIONAL REHABILITATION

Students who have a physical or an emotional handicap may receive financial assistance to attend college through their nearest vocational rehabilitation office. For details, students may contact the Student Accounts Office or their local rehabilitation office.

VETERANS SERVICES OFFICE

The Veterans Services Office is located on the second floor of the Student Center. All Veterans, members of the Reserves, and the dependents of disabled or deceased Veterans, should contact the office immediately upon deciding to enroll in the College so that proper administrative procedures can be initiated.

Veterans experiencing academic difficulty may be eligible for additional benefits to help defray the costs of tutoring services. Such Veterans should consult with the personnel in the Veterans Service Office to determine the proper procedure to obtain these additional benefits.

STUDENTS' RIGHTS AND RESPONSIBILITIES

Students receiving financial aid have certain rights and responsibilities. The applicant must, without exception, report any of the following changes to the Financial Aid Office: (a) withdrawal from school, (b) transfer to another school, (c) any change in enrollment status, (d) name changes, (e) address change or parents' address change, and (f) joining military service.

The financial aid applicant is responsible for obtaining, completing, and filing the proper financial aid application, statements, forms, etc., each year on a timely basis. The applicant has the right to seek and receive full information and counseling from the Financial Aid Office in regard to any financial aid matter. If the family's financial circumstances have changed due to death, divorce, marriage, disability, long-term unemployment or low income, the applicant's eligibility may change. The applicant must take the initiative in notifying the office of these changes.

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Correct information must be provided on all financial aid forms. False reporting of information on financial aid application forms is a violation of law and may be considered a criminal offense which could result in indictment under the U.S. Criminal Code.

An applicant for financial aid must return all additional documentation, verification, corrections, and/or new information requested by either the financial aid office or the agency to which the financial aid application or confidential statement was submitted.

The applicant is responsible for reading and understanding all forms requiring signature and for obtaining copies of them. Applicants must accept responsibility for all agreements signed. The student is also responsible for understanding the school's refund policies and procedures.

REFUND POLICY

A student who withdraws from college may be entitled to a refund depending on his/her date of withdrawal. Any refund, to which a student receiving financial aid may be entitled, will be first applied against accounts in the following priority:

- Student Accounts Receivables
- Unsubsidized Federal Stafford Loans
- Subsidized Federal Stafford Loans
- Perkins Loans
- Federal PLUS Loans
- Federal Pell Grants
- Federal Academic Competitiveness Grant
- Federal SEOG
- Other Student Financial Aid Programs
- Other Federal, State, private or instructional sources of aid
- The "student"

STANDARDS OF ACADEMIC PROGRESS

The Higher Education Act of 1965, as amended by Congress, mandated institutions of higher education to establish minimum standards of "satisfactory progress" for students receiving financial aid. The College makes these standards applicable to all institutionally-awarded Federal and State funds to include Federal Pell Grant, Federal Supplemental Educational Grants, Federal Work-Study, HOPE Scholarships, Federal Perkins Loans, Federal Stafford Student Loans, and Federal Parent Loans (PLUS) to Undergraduate Students, for the purpose of maintaining a consistent policy for all students receiving assistance.

Effective with the beginning of the Fall Term, 1998, the following standards will apply to any student receiving any type of financial aid outlined above.

A. First Term Recipients

To receive Federal financial assistance for the first time, each eligible person will have met the admission requirements of the college and, by his/her signature, acknowledged awareness and acceptance of the standards set forth in the remainder of this document.

B. Continuing Recipients

A student will be expected to achieve certain minimum levels of progress toward the successful academic completion of course requirements for a

degree or certificate. Progress toward the credential is measured both quantitatively and qualitatively. There is also a maximum allowable time frame for completion of the credential. At Abraham Baldwin Agricultural College (ABAC), standards for maintaining such progress are as follows:

Qualitative Standard

A student must maintain the following minimum cumulative institutional grade point average (IGPA), depending upon the number of hours attempted:

<u>Hours Attempted</u>	<u>Minimum IGPA</u>
1-12	1.50
13-24	1.60
25-36	1.70
37-48	1.80
49-60	1.90
60+	2.00

Quantitative Standard

A student enrolled in six (6) or more credit hours must satisfactorily complete at least 67% of the credit hours attempted, and on which financial aid was based. A student enrolled in less than six (6) credit hours must satisfactorily complete all hours attempted, and on which financial aid was based. Satisfactory completion is defined as a letter grade of A, B, C, D, or IP. Unsatisfactory completion is defined as a letter grade of F, I, W, or WF.

Time-Frame

Federal regulations limit receipt of federal financial aid to no more than 150% of the coursework required for any particular degree or certificate. The average certificate program at ABAC requires approximately 30 credit hours, 150% of which is 45. The average degree program at ABAC requires 60 credit hours, 150% of which is 90. Therefore, no further aid will be awarded when a student has attempted 45 credit hours in the one-year certificate program or 90 credit hours in the associate degree program. Developmental/remedial courses will not be included in the hourly limitation. Transfer credit will be included in the hourly limitation. Pre-nursing majors are limited to a total of 50 semester credit hours of financial aid eligibility. Financial aid eligibility is re-established for pre-nursing majors once accepted into the nursing program.

The Financial Aid Office will evaluate satisfactory progress once each academic year. At the end of each Spring Term any student who has attempted 6 or more hours, and is failing to make satisfactory progress, will be informed, in writing, of the ineligibility to receive future financial aid at the college.

C. Withdrawal from the College

A student who withdrew, or is withdrawn, from ABAC will not receive further financial aid, except under documented mitigating circumstances.

D. Reinstatement Provisions

A student whose aid has been discontinued in accord with these standards may have aid reinstated subject to the following conditions.

Deficient GPA: A student may enroll without financial aid, attain the appropriate GPA as specified above, and regain their eligibility status.

Withdrawals: A student may be reinstated, at the discretion of the Director of Student Financial Aid, if mitigating circumstances, that were beyond normal and immediate

control, can be documented.

Appeals:

A student with mitigating circumstances who is notified of ineligibility for federal aid for any of the above reasons, may appeal such decisions in writing and in person, using the following channels, in the following order:

1. Director of Student Financial Aid: A student must submit a written appeal, including any appropriate third-party documentation of the circumstances. The Director will inform the student in writing of his/her decision. The Director will read only one appeal per student per circumstance.
2. Student Financial Aid Committee: A student must make appointments to appeal in person, and must also submit a written letter of appeal. He or she is encouraged to present at least one letter of support from their academic advisor or faculty member familiar with their situation. The Committee will notify the student in writing of their decision. The Committee reserves the right to advise a student regarding course loads and the possible need for counseling and/or academic advisement. The Committee will hear only one appeal per student per circumstance. If the appeal is denied, the student may enroll using his/her own resources. If the appeal is granted and the student subsequently fails to maintain progress, no further appeal will be heard.
3. Vice President for Student Affairs: Appeals must reasonably show that one of the following has occurred
 - a) The student has not received due process.
 - b) The student has been discriminated against.
 - c) The student has not been treated in an equitable manner.
 - d) The decision of the Student Financial Aid Committee was arbitrary and capricious.

If granted, the student will be given one last administrative hearing as designated by the Vice President for Student Affairs.

Availability of Funds:

The Financial Aid Office may have rewarded any forfeited funds; consequently, receipt of originally awarded funds following reinstatement depends upon whether funds are available and uncommitted to other students.

E. HOPE Scholarship Recipients:

In order to maintain eligibility for the HOPE Scholarship, degree-seeking HOPE scholars have the following **additional** GPA requirements, as set forth by the State of Georgia: Such students will be required to demonstrate a minimum cumulative GPA of 3.00 at the end of each Spring Semester and when they have attempted 30, 60, and 90 hours.

The Director of Student Financial Aid reserves the right to examine and issue a post-facto judgment on any financial aid recipient who fails to maintain satisfactory academic progress.